APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/193,787	11/17/1998	JAY PAUL DRUMMOND	D1077+1	2446

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EXAMINER
WORJLOH, JALATEE

ART UNIT	PAPER NUMBER
2161	

DATE MAILED: 04/16/2002

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary	Application No.	Applicant(s)
	09/193,787	DRUMMOND ET AL.
	Examiner	Art Unit
	Jalatee Worjloh	2161

-- *The MAILING DATE of this communication appears on the cover sheet with the correspondence address --*

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE *3* MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.
- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1) ☐ Responsive to communication(s) filed on *Feb. 2, 2002*

2a) ☐ This action is **FINAL**.   2b) ☒ This action is non-final.

3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4) ☒ Claim(s) *1-30* is/are pending in the application.

    4a) Of the above claim(s) _____ is/are withdrawn from consideration.

5) ☐ Claim(s) _____ is/are allowed.

6) ☒ Claim(s) *1-30* is/are rejected.

7) ☐ Claim(s) _____ is/are objected to.

8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9) ☐ The specification is objected to by the Examiner.

10) ☒ The drawing(s) filed on *04-03-02* is/are: a)☒ accepted or b)☐ objected to by the Examiner.

    Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

11) ☐ The proposed drawing correction filed on _____ is: a)☐ approved b)☐ disapproved by the Examiner.

    If approved, corrected drawings are required in reply to this Office action.

12) ☐ The oath or declaration is objected to by the Examiner.

Priority under 35 U.S.C. §§ 119 and 120

13) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

    a)☐ All b)☐ Some * c)☐ None of:

      1.☐ Certified copies of the priority documents have been received.

      2.☐ Certified copies of the priority documents have been received in Application No. _____ .

      3.☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

    * See the attached detailed Office action for a list of the certified copies not received.

14) ☒ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. § 119(e) (to a provisional application).

    a) ☐ The translation of the foreign language provisional application has been received.

15) ☐ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. §§ 120 and/or 121.

Attachment(s)

1) ☒ Notice of References Cited (PTO-892)	4) ☐ Interview Summary (PTO-413) Paper No(s). _____ .
2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)	5) ☐ Notice of Informal Patent Application (PTO-152)
3) ☒ Information Disclosure Statement(s) (PTO-1449) Paper No(s) *10* .	6) ☐ Other: .

DETAILED ACTION

1.   Claims 1-30 have been examined.

Claim Rejections - 35 USC § 112

2.   The following is a quotation of the second paragraph of 35 U.S.C. 112:

> The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the
> subject matter which the applicant regards as his invention.

Claim 27 is rejected under 35 U.S.C. 112, second paragraph, as being indefinite for failing to

particularly point out and distinctly claim the subject matter which applicant regards as the

invention.

The step recited must be clearly and positively specified. The step must be organized and

correlated in such a manner as to present a complete operative method.

Claim Rejections - 35 USC § 102

3.   The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the

basis for the rejections under this section made in this Office action:

> A person shall be entitled to a patent unless –
>
> (e) the invention was described in a patent granted on an application for patent by another filed in the United
> States before the invention thereof by the applicant for patent, or on an international application by another who
> has fulfilled the requirements of paragraphs (1), (2), and (4) of section 371(c) of this title before the invention
> thereof by the applicant for patent.

The changes made to 35 U.S.C. 102(e) by the American Inventors Protection Act of 1999

(AIPA) do not apply to the examination of this application as the application being examined

was not (1) filed on or after November 29, 2000, or (2) voluntarily published under 35 U.S.C.

122(b). Therefore, this application is examined under 35 U.S.C. 102(e) prior to the amendment

by the AIPA (pre-AIPA 35 U.S.C. 102(e)).

4.   Claims 1-6, 8-13,16, 22-26 are rejected under 35 U.S.C. 102(e) as being anticipated by

U.S. Patent No. 5933816 to Zeanah et al.

        Zeanah et al. disclose an automated banking machine (see col. 3, lines 60-62), including

an output device, wherein the output device outputs information, whereby a user is enable to

perceive outputs from the output device; an input device, wherein the input device is operative to

receive inputs, whereby a user is enabled to provide inputs to the machine; a transaction function

device, wherein the transaction function device is selectively operative to carry out a transaction

(see col. 9, lines 8-14); a computer, wherein the computer is in operative connection with the

output device, the input device, and the transaction function device, software executable in the

computer, wherein the software includes a browser, wherein the browser is operative to process

HTML documents including instructions therein, and wherein the transaction function device is

operative to carry out the transaction function responsive to the browser processing at least one

document including at least one instruction adapted to cause the computer to cause operation of

the transaction function device (see col. 5, lines 44-54; col. 9, lines 8-14;col. 14, lines 49-54; col.

32, lines 48-57). Note. A web browser software is installed in the computer (see col. 5, lines 50-

53) for at least receiving financial services request. It is known that web browsers are software

application used to locate and display web pages; hence, "processing HTML documents".

        Referring to claims 2-6, Zeanah et al. disclose the system, wherein the transaction function

device includes a sheet dispenser, card reader, printer, depository and keyboard (see col. 9, lines

8-14). Although, Zeanah et al. do not explicitly state that a keyboard is an element of the system,

it is illustrated in figure 1, reference character 18. Also Zeanah et al. discloses a computer, and it is known that computers comprise keyboards (see col. 3, lines 60-61).

Referring to claim 8, Zeanah et al. disclose a computer; a browser operating in the computer (see col. 5, lines 44-53); a transaction function device in operative connection with the computer, wherein the transaction function device is operative to cause the ATM to carry out a transaction responsive to at least one HTML format document that is received by the browser (see col. 9, lines 8-14; col. 14, lines 49-54; col. 32, lines 48-57). Notice, the ATM includes a web browser (see col. 5, lines 50-53), it is known that web browsers are software application used to locate and display web pages (i.e. "HTML documents").

Referring to claim 9, Zeanah et al. disclose operating a browser in at least one computer in connection with an automated banking machine (see fig. 1, reference characters 18 and 16; col. 5, lines 44-53); notice, the computer is in connection with the ATM; receiving at least one HTML format document with the browser, wherein the at least one HTML format document includes at least one transaction instruction; carrying out at least one transaction function with a transaction function device in the automated banking machine responsive to the at least one HTML format document (see col. 9, lines 8-14; col. 14, lines 49-54; col. 32, lines 48-57). Notice, the ATM includes a web browser (see col. 5, lines 50-53), it is known that web browsers are software application used to locate and display web pages (i.e. "HTML documents").

Referring to claim 10, Zeanah et al. disclose an automated banking machine including an output device in operative connection with the computer, and further comprising the step of producing an output through the output device responsive to the execution of at least one HTML format document (see col. 5, lines 50-53; col. 9, lines 8-14; col. 14, lines 49-54;col. 32, lines 48-

57). Notice, the ATM includes a web browser (see col. 5, lines 50-53), it is known that web browsers are software application used to locate and display web pages (i.e. "HTML documents").

Referring to claim 11, Zeanah et al. disclose operating a browser in at least one computer in operative connection with an automated banking machine (see fig. 1, reference characters 18 and 16; col. 5, lines 44-53); notice, the computer is in operative connection with the ATM; receiving at least one document with the browser, wherein the document includes at least one transaction instruction embedded therein; carrying out at least one transaction function with a transaction function device in the automated banking machine responsive to the at least one document (see col. 9, lines 8-14; col. 14, lines 49-54; col. 32, lines 48-57). Notice, the ATM includes a web browser (see col. 5, lines 50-53), it is known that web browsers.

Referring to claim 12, Zeanah et al. disclose an ATM that operates to conduct at least one financial transaction responsive to at least one mark-up language document (see col. 5, lines 44-53; col. 14, lines 49-54;col. 32, lines 48-57).

Referring to claim 13, Zeanah et al. disclose a computer in operative connection with the banking machine (see fig. 1, reference characters 18 and 16; col. 5, lines 44-53); notice, the computer is in operative connection with the ATM; at least one transaction function device in the banking machine adapted to carry out a least apportion of a banking transaction; wherein the computer is adapted to cause at least one banking transaction to be carried out through operation of the at least one transaction function device responsive to at least one mark up language (see col. 9, lines 8-14; col. 14, lines 49-54; col. 32, lines 48-57).

Referring to claim 16, Zeanah et al. disclose providing an automated banking machine including at least one transaction function device (see col. 5, lines 44-53; col. 9, lines 9-18), wherein the automated banking machine is in operative connection with at least one computer (see fig. 1, reference characters 18 and 16; col. 5, lines 44-53); notice, the computer is in operative connection with the ATM. Zeanah et al. also disclose processing at least one mark up language document with the computer, carrying out at least a portion of a banking transaction with the transaction function device responsive to processing the at least one mark up language document with the computer (see col. 5, lines 44-54; col. 9, lines 8-14;col. 14, lines 49-54; col. 32, lines 48-57). Note. A web browser software is installed in the computer (see col. 5, lines 50-53) for at least receiving financial services request. It is known that web browsers are software application used to locate and display web pages; hence, "processing HTML documents".

Referring to claim 22, Zeanah et al. disclose a banking machine including at least one output device, an further comprising the step of: producing an output through the output device responsive to the processing of at least one mark up language document with the computer (see col. 9, lines 8-14; col. 14, lines 49-54;col. 32, lines 48-57). Notice, the computer includes a web browser (see col. 5, lines 44-53), it is known that web browsers are software application used to locate and display web pages (i.e. "HTML documents").

Referring to claim 23, Zeanah et al. disclose the method, wherein the computer includes browser software, and wherein the at least one output is provided responsive to the browser software processing the at least one mark up language document (see col.9, lines 8-14; col. 14, lines 49-54;col. 32, lines 48-57). Notice, the computer includes a web browser (see col. 5, lines

44-53), it is known that web browsers are software application used to locate and display web pages (i.e. "HTML documents").

Referring to claim 24, Zeanah et al. disclose the method, wherein the output device includes a screen and wherein the at least one output includes a visual output through the screen (see col. 9, lines 8-14; col. 24,lines 39-46).

Referring to claim 25, Zeanah et al. disclose the method, wherein at least one HTML document is processed by the (see col. 14, lines 49-54;col. 32, lines 48-57). Note, the computer includes a web browser (see col. 5, lines 44-53); it is known that web browsers are software application used to locate and display web pages (i.e. "HTML documents").

Referring to claim 26, Zeanah et al. disclose a method, wherein the automated banking machine includes an output device, and wherein the step of processing the at lest one markup language document is operative to cause the computer to provide an output through the output device and to carry out at lest the portion of the banking transaction (see col. 9, lines 8-14; col. 14, lines 49-54;col. 32, lines 48-57). Notice, the computer includes a web browser (see col. 5, lines 44-53), it is known that web browsers are software application used to locate and display web pages (i.e. "HTML documents").

Claim Rejections - 35 USC § 103

5.   The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

> (a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the manner in which the invention was made.

6.   Claim 7 is rejected under 35 U.S.C. 103(a) as being unpatentable over Zeanah et al. as

applied to claim1 above, and further in view of U.S. Patent No. 5905248 to Russell et al.

        Zeanah et al. disclose a software (see col. 5, lines50-53). Zeanah et al. do not expressly

disclose a software that is operative responsive to an instruction to access at least one HTTP

record address (i.e. "URL"), wherein the at least one HTTP record address corresponds to at least

one HTTP record (i.e. "HTML document") including instructions adapted to cause the computer

to cause operation of the transaction function device. Russell et al. disclose a software that is

operative responsive to an instruction to access at least one HTTP record address (i.e. "URL"),

wherein the at least one HTTP record address corresponds to at least one HTTP record (i.e.

"HTML document") including instructions adapted to cause the computer to cause operation of

the transaction function device (see col. 2, lines 21-23, col. 3, lines 20-24 and col. 21, lines 43-

45). At the time the invention was made, it would have been obvious to a person of ordinary

skill in the art to modify the software disclose by Zeanah et al. wherein the software is operative

responsive to an instruction to access a HTTP record address wherein the HTTP record address

corresponds to a HTTP record including instructions adapted to cause the computer cause

operation of the transaction function device. One of ordinary skill in the art would have been

motivated to do this because it is allows the user to access the web to perform transactions;

further, HTTP is the primary protocol used by the World Wide Web, which defines what actions

web browsers should take in response to various commands.

7.   Claim 14, 28 and 30 are rejected under 35 U.S.C. 103(a) as being unpatentable over

Zeanah et al. as applied to claim 13 above, and further in view of Russell et al.

Zeanah et al. disclose a computer including a software (see col. 5, lines 44-53). Zeanah et al. do not disclose a computer including a document handling software. Russell et al. discloses a system wherein the computer includes document handling software, and wherein the computer is operative to carry out the at least one banking transaction responsive to the document handing software processing the at least one mark up language document (see col. 25, liens 34-40). At the time the invention was made, it would have been obvious to a person of ordinary skill in the art to modify the software disclose by Zeanah et al. to include a document handling software, and wherein the computer is operative to carry out the at least one banking transaction responsive to the document handling software processing the at least one mark up language document. One of ordinary skill in the art would have been motivated to do this because a document handling software manages a document file and enables performing various kinds of operations.

Referring to claim 28, Russell et al. disclose an apparatus, wherein the document handling software includes a browser, wherein the computer is adapted to automatically operate at least one transaction function device responsive to the processing of at least one mark up language document with the document handling software (see col. 6, lines 39-46 and col. 21, lines 43-45). At the time the invention was made, it would have been obvious to a person of ordinary skill in the art to develop a method wherein the computer is operative to cause the carrying out of the banking transaction responsive to at least one software applet. One of ordinary skill in the art would have been motivated to do this because web browsers can interpret applets from web servers.

Referring to claim 30, Russell e al. discloses a system, including a display device having a display screen (see col. 18, lines 12-20), wherein the computer includes document handling software wherein the computer is operative to automatically display at least one visual output through the display device responsive to processing at least one mark up language document with the computer (see col. 6, lines 39-46).

8.   Claim 29 is rejected under 35 U.S.C. 103(a) as being unpatentable over Zeanah et al. and Russell et al. as applied to claim 28 above, and further in view of U.S. Patent No. 4337864 to McLean.

Zeanah et al. disclose an ATM having a currency dispenser (see col. 9, lines 9-18). However, Zeanah et al. do not expressly disclose the currency sheet dispensing at least one note. McLean discloses a method, wherein the transaction function device includes a currency sheet dispenser, and wherein the at least one banking transaction includes dispensing at least one from the currency sheet from the currency sheet dispenser (see col. 6, lines 66-68; col. 7, lines 1-4 and col. 8, line 37-38). At the time the invention was made, it would have been obvious to a person of ordinary skill in the art to modify the currency sheet dispenser disclose by Zeanah et al. to dispense at least on currency sheet. One of ordinary skill in the art would have been motivated to do this because it provides currency to the user.

9.   Claim 15 is rejected under 35 U.S.C. 103(a) as being unpatentable over Zeanah et al. as applied to claim 13 above, and further in view of U.S. Patent No. 4337864 to McLean.

Zeanah et al. disclose an ATM having a cash dispenser (see col. 9, lines 9-18). However, Zeanah et al. do not expressly disclose the note dispenser dispensing at least one note. McLean discloses a method, wherein the transaction function device includes a note dispenser, and

wherein the at least one banking transaction includes dispensing at least one from the note

dispenser (see col. 6, lines 66-68; col. 7, lines 1-4 and col. 8, line 37-38). At the time the

invention was made, it would have been obvious to a person of ordinary skill in the art to modify

the cash dispenser disclose by Zeanah et al. to dispense at least on note. One of ordinary skill in

the art would have been motivated to do this because it provides cash to the user.

10.   Claims 17 is rejected under 35 U.S.C. 103(a) as being unpatentable over Zeanah et al. as

applied to claim 16 above, and further in view of McLean.

        Zeanah et al. disclose an ATM having a cash dispenser (see col. 9, lines 9-18). However,

Zeanah et al. do not expressly disclose the note dispenser dispensing at least one note. McLean

discloses a method, wherein the transaction function device includes a note dispenser, and

wherein the at least one banking transaction includes dispensing at least one from the note

dispenser (see col. 6, lines 66-68; col. 7, lines 1-4 and col. 8, line 37-38). At the time the

invention was made, it would have been obvious to a person of ordinary skill in the art to modify

the cash dispenser disclose by Zeanah et al. to dispense at lest on note. One of ordinary skill in

the art would have been motivated to do this because it provides cash to the user.

11.   Claim 18-21 are rejected under 35 U.S.C. 103(a) as being unpatentable over Zeanah et al.

as applied to claim 16 above, and further in view of U.S. Patent No. 5436435 to McMillan.

        Zeanah et al. discloses an ATM comprising a card reader. Zeanah et al. do not expressly

disclose the card reader reading the indicia from the card. McMillan discloses an ATM, wherein

the transaction function device includes at least one reader device, wherein in the portion of the

transaction includes reading indicia with the reading device and wherein the reading device

includes a card reader, wherein the indicia is read from a card (see fig. 2; col. 4, lines 36-38). At the time the invention was made, it would have been obvious to a person of ordinary skill in the art to modify the card reader disclose by Zeanah et al. to read the indicia from a card. One of ordinary skill in the art would have been motivated to do this because this is an essential components an automated banking machine; that is, a card reader device identifies the encrypted data imprinted on the card and provides additional security.

Referring to claim 20, McMillan discloses the ATM, wherein the transaction function device includes at least one key, and wherein the portion of the banking transaction includes sensing an input through the at least one key (see col. 4, lines 53-58).

Referring to claim 21, McMillan discloses the depository, wherein the portion of the banking transaction includes receiving a deposit with the depository (see col. 4, lines 7-9).

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Jalatee Worjloh whose telephone number is 703-305-0057. The examiner can normally be reached on Mondays-Thursdays 8:30 - 7:00.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James Trammell can be reached on 703-305-9768. The fax phone numbers for the organization where this application or proceeding is assigned are 703-746-7239 for regular communications and 703-746-7238 for After Final communications.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the receptionist whose telephone number is 703-305-3900.
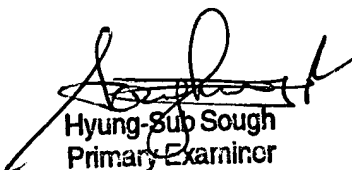
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April 11, 2002

Hyung-Sub Sough
Primary Examiner